

JUL 12 2010

PAGE 4/12 : RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] : SVR:USPTO-EF-XRF-6/6 : DNIS:27383300 : CSID:914 969 2992 : DURATION (mm-ss):02:32

PTO/SB/08B (07-09)

Approved for use through 07/31/2012. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

**Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.**

Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	9
-------	---	----	---

**Complete if Known**

Application Number	10/764,632
Filing Date	JANUARY 26, 2004
First Named Inventor	RAYMOND A. JOAO
Art Unit	3628
Examiner Name	V. LUBIN
Attorney Docket Number	RJ213

[illegible][illegible]

Examiner Signature	/Valerie Lubin/	Date Considered	10/22/2010
-----------------------	-----------------	--------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. \*Applicant's unique citation designation number (optional). \*See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. \*Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). \*For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. \*Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. \*Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

004/012

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /V.L./

Receipt date: 07/12/2010

RECEIVED  
CENTRAL FAX CENTER

JUL 12 2010

PAGE 5/12 \* RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] \* SVR:USPTO-EFFXRF-6/6 \* DNS:2738300 \* CSID:914 969 2992 \* DURATION (mm:ss):02:32

PTO/SB/08b (07-09)

Approved for use through 07/31/2012. OMB 0651-0031

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 144B/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	10/764,632
		Filing Date	JANUARY 26, 2004
		First Named Inventor	RAYMOND A. JOAO
		Art Unit	3626
		Examiner Name	V. LUBIN
Sheet 2 of 9	Attorney Docket Number	RJ213	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		David Managing credit and market risk as a buyer of credit derivatives, nov. 1995, Journal of Commercial Lending, v78, n3, p38(6), Dialog file 148, AAccession No. 09646503.	
		Schwartz, et al., "Derivatives Handbook: risk management and control", 1997, John Wiley & Sons, Inc., pp. 30-36.	
		Carol, et al., "Credit derivative: A new way to reduce risk or just another risk", Commercial Lending Review V12n2, pp.53-56, Dialog file 15, Accession No. 01406865.	
		Francis, The Handbook of Credit Derivatives, 1999, McGraw-Hill, U.S.A.	
		Das, Credit Derivatives Trading & Management of Credit & Default Risk, 1998, John Wiley & Sons (Asia) Pte Ltd, Singapore.	

Examiner Signature	/Valerie Lubin/	Date Considered	10/22/2010
--------------------	-----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1460, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

210/900 0

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /V.L./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Sheet	3	of	9
-------	---	----	---

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /V.L./

JUL 12 2010

PAGE 7/12: RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] : SVR:USPTO-EF-XRF-6/6 : DNS:2738300 : CSID:914 969 2992 : DURATION (mm:ss):02:32

PTO/SB/08b (07-09)

Approved for use through 07/31/2012. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	10/764,632
		Filing Date	JANUARY 26, 2004
		First Named Inventor	RAYMOND A. JOAO
		Art Unit	3626
		Examiner Name	V. LUBIN
Sheet 4 of 9	Attorney Docket Number	RJ213	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.†	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Brooks, "Insuring Leasing Transactions", Jun. 1992, American Agent & Broker v64n6, pp: 12, Dialog file 15, Accession No. 00644197.	
		Gelb, et al., "The advent of comprehensive state automobile leasing legislation", May 1995, Business Lawyer, 50, n3, Dialog file 148, Accession No. 08267835.	
		Amihud, "Leasing has its lures-but you must do your homework", Sep. 1994, South Florida Business Journal, Dialog file 148, Accession No. 07551018.	
		Candler, "Leasing passes the road test", May 1997, Nation's Business V85n5 pp. 54-58, Dialog file 15, Accession No. 01408564.	
		Gale Group, "Automotive financing: for business and pleasure", Dialog file 148, Accession No. 08456990, Feb. 1996.	
		Leasing USAF Aircraft and Related Equipment to Nongovernment Organizations, Department of Defense, Dialogue, file#180, Account#02130282, Jan. 1989.	
		Daniel Grant, The art of Leasing, The Washington Post, Dialogue, file#146, Account#1932827, Aug. 1990.	
		Gregory, Tax Practice vs. Lease of an automobile, Journal of Accountancy, pages(4), Dialogue, file#15, account#00602783, Mar. 1992.	
		How to avoid common pitfalls in equipment lease, Journal article, Dialogue, file#15, Account#00886995, Feb. 1994.	
		Jerome, Auto Insurance: The the Cs, Journal of Accountancy, Dialogue, file#15, Account#00829979, Mar. 1994.	

Examiner Signature	/Valerie Lubin/	Date Considered	10/22/2010
--------------------	-----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

† Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**Complete If Known**

*(Use as many sheets as necessary)*

5

64

9

10/764 632

JANUARY 26, 2004

RAYMOND A. JOAO

3626

V. LUBIN

RJ213

[illegible]

10/22/2010

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.*

**JUL 12 2010**

PAGE 9/12 : RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] : SVR:USPTO-EXXRF-6/6 : DNS:2738300 : CSID:914 969 2992 : DURATION (mm-ss):02:32

PTO/SE/08b (07-09)

Approved for use through 07/31/2012. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTD

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

**Complete if Known**

<b>Application Number</b>	10/764,632
<b>Filing Date</b>	JANUARY 26, 2004
<b>First Named Inventor</b>	RAYMOND A. JOAO
<b>Art Unit</b>	3626
<b>Examiner Name</b>	V. LUBIN
<b>Attorney Docket Number</b>	RJ213

Sheet	6	of	9
-------	---	----	---

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Leichtling, How to lease in peace, Journal article, Dialogue, file#15, Account#00879173, pages (4), Aug. 1994.	
		White, Is leasing for you, Dialogue, file 47, Account#04320480, pages(2), Aug. 1995.	
		Gardner, "Cadillac Includes Extended Warranty in Used Car Lease", Detroit Free Press(FP), Dialog, File: 498, Accession No. 07519386, Jun. 1994.	
		Tucker, "Video Aid a Marketing Tool As Well as Extended Service Seller", The Weekly Home Furnishings Newspaper, v0, n0, p.124, Dialog, File: 16, Accession No. 01662438, May 1991.	
		Rhoden, "GE Capital Won't Back All Repairs", Edition: 1, STAR section: Business page: B7, Dialog, File: 708, Accession No. 06860164, Dec. 1992.	
		Freuderg, "Ask Questions Before Extending Warranty", Edition: Final Section, Money page: 04B, Dialog, File: 703, Accession No. 07357024, Dec. 1993.	
		Walker, "Service Contracts Can Save You Money . . . If The Price Is Right", Edition Third, Section: Business page: D01, Dialog, File: 738, Accession No. 06237029, Aug. 1991.	
		"How to reduce auto repair problems", Consumer's Research Magazine (GCRM), v79 n1, p 26-30, Dialog, File: 484, Accession No. 02702085, Jan. 1995.	
		Robert, Jr., Making sense out of warranties. (recreational vehicle warranties)", Trailer Life, v56, n3, p38(9), Dialog, File: 47, Accession No. 04467219, Mar. 1996.	
		Freudberg, "Extra Warranties Boost Profit Scant Aid to Buyers", USA Today, page: 04B, Dialog, File: 703, Accession No. 07357025, Dec. 1993.	

Examiner Signature	/Valerie Lubin/	Date Considered	10/22/2010
--------------------	-----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1. Applicant's unique citation designation number (optional). 2. Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.*

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /V.L./

PTO/SB/08b (07-08)

Approved for use through 07/31/2012. OMB 0551-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
is a collection of information unless it contains a valid OMB control number.

Under the Paperwork Reduction Act of 1985, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1448/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	7	of	9
-------	---	----	---

**Complete if Known**

<b>Application Number</b>	10/764,632
<b>Filing Date</b>	JANUARY 26, 2004
<b>First Named Inventor</b>	RAYMOND A. JOAO
<b>Art Unit</b>	3626
<b>Examiner Name</b>	V. LUBIN
<b>Attorney Docket Number</b>	RJ213

## NON PATENT LITERATURE DOCUMENTS

[illegible]

Examiner Signature	/Valerie Lubin/	Date Considered	10/22/2010
--------------------	-----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.99. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.*

PAGE 11/12 RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] SVRUSPTO-E[XRF-6/6 :DNIS:2738300 :CSID:914 969 2992 :DURATION (mm:ss):02:32

PTQ/SB/08b (07-09)

Approved for use through 07/31/2012, OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

~~Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.~~

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			<b>Complete if Known</b>		
			Application Number	10/764,632	
			Filing Date	JANUARY 26, 2004	
			First Named Inventor	RAYMOND A. JOAO	
			Art Unit	3626	
			Examiner Name	V. LUBIN	
Sheet	8	of	9	Attorney Docket Number	RJ213

[illegible]

Examiner Signature	/Valerie Lubin/	Date Considered	10/22/2010
-----------------------	-----------------	--------------------	------------

**EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

**If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.**

PAGE 12/12: RCVD AT 7/11/2010 3:10:40 PM [Eastern Daylight Time]; SVR:USPTO-EF-XRF-6/6; DNLS:2738300; CSID:914 969 2992; DURATION (mm:ss):02:32

**Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.**

**Complete if Known**

(Use as many sheets as necessary)

9

1

9

10764.632

**JANUARY 26, 2004**

RAYMOND A. JOAO

3626

V. LUBIN

RJ213

[illegible]

10/22/2010

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.*

012/012

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /V.L./